

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas Michael Lynch
Vicki Katz Lynch
Debtors

Case No. 13-00608-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 3
Total Noticed: 49

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb +Thomas Michael Lynch, Vicki Katz Lynch, 229 South 31st Street, Harrisburg, PA 17109-4607
4257894 AES/PHEAA, Student Loan Svc Center, Harrisburg, PA 17105
4295573 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
4293105 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4257896 +Caldwell Kearns, 3631 North Front Street, Harrisburg, PA 17110-1500
4257901 +Citizens Bank, RBS Customer Service, PO Box 7092, Bridgeport, CT 06601-7092
4257902 +Client Services, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
4257905 +Free Flow, 486 Lewisberry Road, New Cumberland, PA 17070-2310
4257907 +JP Harris and Associates, LLC, PO Box 226, Mechanicsburg, PA 17055-0226
4257893 +James P Sheppard Esquire, 2201 North Second Street, Harrisburg, PA 17110-1007
4621750 +LSF9 Master Participation Trust, PO Box 24330, Oklahoma City, OK 73124-0330
4621751 +LSF9 Master Participation Trust, PO Box 24330, Oklahoma City, OK 73124,
LSF9 Master Participation Trust, PO Box 24330, Oklahoma City, OK 73124-0330
4257891 +Lynch Thomas Michael, 229 South 31st Street, Harrisburg, PA 17109-4607
4257892 +Lynch Vicki Katz, 229 South 31st Street, Harrisburg, PA 17109-4607
4257908 MinuteClinic Diagnostic Of PA, PO Box 329, Woonsocket, RI 02895-0781
4257909 Northstar Location Services LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
4309473 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4257910 #+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
4257911 +Pinnacle Health, 4300 Londonderry Road, Harrisburg, PA 17109-5317
4257912 Pinnacle Health Hospitals, C/O Accounts Recovery Bureau Inc, PO Box 6768,
Wyomissing, PA 19610-0768
4259112 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4257916 +Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301
4257917 +UGI, PO Box 12407, Reading, PA 19612-2407
4257919 +United Water, 8189 Adams Drive, Hummelstown, PA 17036-8036
4257921 Wells Fargo Home Mortgage, PO Box 11758, Newark, NJ 07101-4758
4492135 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Jul 25 2018 13:13:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
4257895 EDI: BANKAMER.COM Jul 25 2018 13:13:00 Bank of America, PO Box 5170,
Simi Valley, CA 93062-5170
4268038 +EDI: BANKAMER.COM Jul 25 2018 13:13:00 Bank of America, N.A., 7105 Corporate Drive,
PTX-B-209, Plano, TX 75024-4100
4272733 +EDI: BASSASSOC.COM Jul 25 2018 13:13:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
4257897 EDI: CHASE.COM Jul 25 2018 13:13:00 Chase Bank USA NA, PO Box 94014,
Palatine, IL 60094-4014
4257899 EDI: CHASE.COM Jul 25 2018 13:13:00 Chase Bank USA NA, PO Box 94014,
Palntine, IL 60094-4014
4257898 EDI: CHASE.COM Jul 25 2018 13:13:00 Chase Bank USA NA, PO Box 94014,
Palantine, IL 60094-4014
4257900 +E-mail/Text: notices@burt-law.com Jul 25 2018 09:17:37 Citibank NA,
C/O Burton Neil & Assoc, 1060 Andrew Drive, West Chester, PA 19380-4292
4257904 EDI: DISCOVER.COM Jul 25 2018 13:13:00 Discover, PO Box 30943,
Salt Lake City, UT 84130
4260306 EDI: DISCOVER.COM Jul 25 2018 13:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4571102 +EDI: ECMC.COM Jul 25 2018 13:13:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,
PO BOX 16408, St. Paul, MN 55116-0408
4571101 +EDI: ECMC.COM Jul 25 2018 13:13:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4257906 +EDI: HFC.COM Jul 25 2018 13:13:00 HSBC Best Buy, PO Box 5893,
Carol Stream, IL 60197-5893
4449816 E-mail/Text: camanagement@mtb.com Jul 25 2018 09:17:00 M & T Bank, P.O. Box 1288,
Buffalo, NY 14240
4449817 E-mail/Text: camanagement@mtb.com Jul 25 2018 09:17:00 M & T Bank, P.O. Box 1288,
Buffalo, NY 14240, M & T Bank, P.O. Box 1288, Buffalo, NY 14240
4306946 EDI: PRA.COM Jul 25 2018 13:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4280585 E-mail/Text: bankruptcynotices@pseco.com Jul 25 2018 09:17:31 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
4257914 E-mail/Text: bankruptcynotices@pseco.com Jul 25 2018 09:17:31 PSECU, 1 Credit Union Place,
PO Box 67013, Harrisburg, PA 17106-7013
4257913 E-mail/Text: margreen@pinnaclehealth.org Jul 25 2018 09:17:32
Pinnacle Health Medical Services, PO Box 1286, Harrisburg, PA 17108-1286
4257918 EDI: URSI.COM Jul 25 2018 13:13:00 United Recovery Systems, LP, PO Box 722929,
Houston, TX 77272-2929
4257920 +EDI: WFFC.COM Jul 25 2018 13:13:00 Wells Fargo, PO Box 10475, Des Moines, IA 50306-0475
4298127 EDI: WFFC.COM Jul 25 2018 13:13:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4333744 +EDI: WFFC.COM Jul 25 2018 13:13:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4329649* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
4492136* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr ##+Sandor Katz, 3504 Bent Tree Lane, Apt. 202, Stow, OH 44224-3052
4257903 ##Collection Service Bureau, 2901 North 78th Street, Scottsdale, AZ 85251-6547
4257915 ##+Sandor M. Katz, 3504 Bent Tree Lane #202, Stow, OH 44224-3052
4281025 ##+Sandor M. Katz, 3504 Bent Tree Lane, Apt. 202, Stow, OH 44224-3052

TOTALS: 0, * 5, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T servicer for Lakeview Loan Servicing, LLC
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor M&T servicer for Lakeview Loan Servicing, LLC
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Celine P DerKrikorian on behalf of Creditor M & T Bank ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
EPMC djwilcoxson@epmc.org
Heather Stacey Riloff on behalf of Creditor The Pennsylvania State Employees Credit Union
heather@mvrlaw.com, Michelle@mvrlaw.com
James P Sheppard on behalf of Debtor 1 Thomas Michael Lynch jamespsheppard@comcast.net,
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
James P Sheppard on behalf of Debtor 2 Vicki Katz Lynch jamespsheppard@comcast.net,
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Jeremy John Kobeski on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com
Jerome B Blank on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com
John Michael Steidle on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
jmsteidle@burnswhite.com, lmquinn@burnswhite.com;drevanchock@burnswhite.com;creeves@hunton.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com
Mario John Hanyon on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com
Marisa Myers Cohen on behalf of Creditor M&T servicer for Lakeview Loan Servicing, LLC
Mcohen@mwc-law.com
Marissa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC Mcohen@mwc-law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 20

Information to identify the case:

Debtor 1 **Thomas Michael Lynch**
First Name Middle Name Last Name
Debtor 2 **Vicki Katz Lynch**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-00608-RNO**

Social Security number or ITIN **xxx-xx-5405**
EIN **-----**
Social Security number or ITIN **xxx-xx-1954**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Michael Lynch
aka Thomas M. Lynch

Vicki Katz Lynch
aka Vicki K. Lynch, aka Vicki Rae Katz

By the
court:

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

July 24, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.